

**Pending Claims**

1. (Amended) A method for selling personal information, comprising:
  - receiving personal information of an owner of the personal information;
  - specifying a policy related to sale of the personal information;
  - validating the personal information;
  - receiving a request for the personal information from a requestor;
  - enabling the requestor to decline receipt of the personal information based upon a cost of the personal information; and
  - selectively providing the validated personal information in response to the request and based upon the policy and whether the requestor has declined receipt of the personal information based upon the cost.
2. The method of claim 1 wherein the specifying the policy step includes specifying attributes required of a requestor in order to receive the personal information.
3. The method of claim 2 wherein the specifying the policy step includes specifying exclusions related to the sale of the personal information.
4. The method of claim 1, further including specifying a cost of the personal information, and wherein the providing step further includes selectively providing the validated personal information based upon the cost.
5. The method of claim 4 wherein the providing step includes:
  - assessing the cost to a requestor submitting the request; and
  - crediting at least a portion of the cost to the owner.
6. The method of claim 1 wherein the receiving step includes receiving information related to credit card purchases, shopping habits, web browsing habits, assets, or finances of the owner.
7. The method of claim 1 wherein the receiving step includes recording an indication of electronic purchases by the owner.
8. (Amended) A method for selling personal information, comprising:
  - receiving from a requestor a request for personal information of a particular owner of the personal information;
  - specifying a policy related to sale of the personal information;
  - validating the personal information through a trusted third party;
  - determining if the requestor is permitted to receive the requested personal information based upon the policy;

enabling the requestor to decline receipt of the personal information based upon a cost of the personal information; and

providing the requested personal information to the requestor if the requestor is permitted to receive the personal information and has not declined receipt of the personal information based upon the cost.

9. The method of claim 8 wherein the specifying step includes specifying attributes related to the sale of the personal information.
10. The method of claim 9 wherein the specifying step includes specifying exclusions related to the sale of the personal information.
11. The method of claim 8, further including providing payment to the owner for the sale of the personal information.
12. The method of claim 11 wherein the providing step includes crediting an account associated with the owner.
13. The method of claim 8, further including receiving a request to search for a particular owner having personal information for sale.
14. (Amended) An apparatus for selling personal information, comprising:
  - a receive module that receives personal information of an owner of the personal information;
  - a policy module that specifies a policy related to sale of the personal information;
  - a validate module that validates the personal information;
  - a module that receives a request for the personal information from a requestor;
  - a module that enables the requestor to decline receipt of the personal information based upon a cost of the personal information; and
  - a provide module that selectively provides the validated personal information in response to the request and based upon the policy and whether the requestor has declined receipt of the personal information based upon the cost.
15. The apparatus of claim 14 wherein the policy module includes a module that specifies attributes required of a requestor in order to receive the personal information.
16. The apparatus of claim 14 wherein the policy module includes a module that specifies exclusions related to the sale of the personal information.
17. The apparatus of claim 14, further including a cost module that specifies a cost of the personal information, and wherein the provide module further includes a module that selectively provides the validated personal information based upon the cost.
18. The apparatus of claim 17 wherein the provide module includes:

a module that assesses the cost to a requestor submitting the request; and  
a module that credits at least a portion of the cost to the owner.

19. The apparatus of claim 14 wherein the receive module includes a module that receives information related to credit card purchases, shopping habits, web browsing habits, assets, or finances of the owner.

20. The apparatus of claim 14 wherein the receive module includes a module that records an indication of electronic purchases by the owner.